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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	10/630,867
				Filing Date	7/31/03
				First Named Inventor	Yu et al.
				Art Unit	3624
				Examiner Name	Not Yet Assigned
				Attorney Docket Number	APP-105
Sheet	1	of	2		

[illegible][illegible]

Examiner Signature	/Alan Liu/	Date Considered	08/22/2007
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¹ Applicant's unique citation designation number (optional). ² See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08B (10-01)

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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/630,867
		Filing Date	7/31/03
		First Named Inventor	Yu et al.
		Group Art Unit	3624
		Examiner Name	Not Yet Assigned
Sheet 2	of 2	Attorney Docket Number	APP-105

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/A.L./		Schulte et al. "Huge Credit Scheme Alleged", The Washington Post, Thursday May 8, 2003.	<input type="checkbox"/>
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Substitute for form 1449A/PTO		Complete if Known	
		Application Number	10/630,867
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Filing Date	July 31, 2003
		First Named Inventor	Yu et al.
		Art Unit	3624
		Examiner Name	Unknown
		Attorney Docket Number	APP-105
Sheet	1	of	1

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number- Kind Code ² (if known)			
/A.L./		US-6,045,039	4/4/2000	STINSON et al.	
/A.L./		US-2003/0061172	3/27/2003	ROBINSON	
/A.L./		US-6,023,688	2/8/2000	RAMACHANDRAN et al.	
/A.L./		US-6,554,705	4/29/2003	CUMBERS	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
/A.L./		EP 1041523	4/10/2000	BAIRD et al.		<input type="checkbox"/>
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